# CONSUMER CONSUMER Facts

Wisconsin Department of Agriculture, Trade and Consumer Protection . P.O. Box 8911 . Madison, WI 53708-8911 . 1-800-422-7128

## Stop telemarketers from bugging you

Ticked off at telemarketers interrupting your dinner? Sign up for the "dinner saver"— Wisconsin's No Call List.

It's free and available to residential telephone customers in Wisconsin.

### **Getting on the No Call List**

Register on line at NoCall.Wisconsin.gov or call 1-866-9NO-CALL (866-966-2255), toll-free in Wisconsin. Business numbers and cell phone numbers may not be registered.

Passed by the state legislature, the No Call law was signed by the governor in 2001. The program reduces, but doesn't eliminate, unwanted telemarketing calls.

#### No Call Exemptions

Certain telemarketing solicitations are exempt from the No Call law.

Exemptions include:

- Calls made to an existing customer—for example calls from your bank, your phone company or your credit card company.
- Calls made in response to your written or verbal request or permission.
- Calls encouraging you to make a donation to a "nonprofit organization".
- Calls encouraging you to purchase property, goods or services from a "nonprofit organization" unless sale proceeds are subject to Wisconsin sales tax or federal income tax.
- Calls made for noncommercial purposes such as polls, surveys and political purposes.
- Calls made to a telephone number listed in the current local business telephone directory.
- A call made by an individual acting on his or her own behalf, and not as an

employee or agent of any other person.

To report illegal calls, contact Consumer Protection's toll free number 1-800-422-7128.

Telemarketers are responsible for obtaining the No Call List and refraining from calling those numbers. Violators can be fined.

The date your name is added to the No Call List depends on when you registered.

If you register	You will be
before:	on the List:
December 1 <sup>st</sup>	January 1 <sup>st</sup>
March 1 <sup>st</sup>	April 1 <sup>st</sup>
June 1 <sup>st</sup>	July 1 <sup>st</sup>
September 1 <sup>st</sup>	October 1 <sup>st</sup>

The No Call List is updated quarterly. It will take 30 to 120 days for your number to appear on the list, depending on the date you register.

Additional laws protect consumers who aren't on a No Call List:

- Telemarketers may call only between 8 a.m. and 9 p.m.
- They must tell you that they are selling something—and who is doing the sellingbefore they make their pitch.
- Before you pay for any products or services, you must be told the total cost.
- You can stop unwanted calls from telemarketers by telling them not to call back.
   If they do, they're breaking the law. Report them to the Bureau of Consumer Protection: 1-800-422-7128, in Wisconsin only.

Tell the telemarketer to put you on the company's "Do Not Call" list. Federal law requires Telemarketers to keep such a list. Keep in mind that the telemarketer's "Do Not Call" list applies only to that individual company so you will need to make separate requests of other businesses that you call. (47 CFR 64.1200; 16 CFR 310)

You may want to keep a log of these requests and telemarketing calls. Jot down

the company's name, phone number, the caller's name and the date and time of all calls. This record will be useful in getting the company to stop.

## Tips for handling telemarketing calls

It's a good idea to keep the following tips in mind whenever you listen to a telephone solicitation:

- Don't believe criminal telemarketers when they say you've won something but that you have to pay taxes or a fee in order to get it.
- Many telemarketing criminals are located in Canada, where penalties are light.
   According to Canadian law enforcement, defendants face only a few months in jail.
- Don't send money—cash, check or money order—by Western Union, courier, or overnight delivery to anyone who insists on immediate payment.
- Resist high-pressure sales tactics. Legitimate businesses respect the fact that you're not interested.
- Take your time. Ask for written information about the product, service,

- investment opportunity, or charity that's the subject of the call.
- Before you respond to a phone solicitation, talk to a friend, family member or financial advisor. Your financial investments may have consequences for your future and people you care about.
- Check out testimonials to make sure they're genuine—not statements that have been bought or paid for.
- Keep information about your bank accounts and credit cards to yourself unless you know whom you're dealing with. Do not give out account numbers to a caller if you did not make the call.
- Before you pay, check out the company with the Bureau of Consumer Protection. Call toll-free in Wisconsin: 1-800-422-7128.

## Tips for stopping unwanted calls

Until Wisconsin's "No Call" program is finalized, these tips may help you curb unwanted telephone solicitations.

 Take yourself off the telemarketer's list.

Tell the telemarketer to put you on the company's "Do Not Call" list.

 Sign up for the free "Do Not Call List" of the Direct Marketing Association's Telephone Preference Service.

Major national telemarketers use this "Do Not Call" service of the Direct Marketing Association. To sign up for this free service, send your name, address, phone number (with the area code) to:

Telephone Preference
Services
Direct Marketing Association
PO Box 643
Carmel NY 10512

or for a \$5 fee, you can sign up on the internet at www.dmaconsumers.org.

Screen your telephone calls.

Use an answering machine or voice mail. Or you can use such services such as Caller ID or Privacy Manager, which may involve a phone company fee.

 Get an unlisted phone number.

The volume of unwanted calls generally is lower for unlisted phone numbers. Telephone companies typically charge a monthly fee for an unlisted phone number.

 Remove your name from the local phone book.

Call you phone company's business office to have your name removed form its street address directories.

 Remove your name from commercial street address directories.

Contact the two major companies listed below to have your name removed from other street address directories. Send your request in writing to these companies and include your name, address, zip code and phone number.

Haines & Company, Inc.
Criss-Cross Directory
Attn: Director of Data
Processing
8050 Freedom Avenue NW
North Canton OH 44720

Equifax (formerly Polk) Attn: List Suppression File 26955 Northwestern Hwy South Field MI 48034 Telephone: 800 873-7655

 Take your name off credit bureau marketing lists by calling 1-888-5OPT-OUT.

Contact credit bureaus to remove your name from their marketing lists. Four major credit bureaus, Equifax, Experian (formerly TRW), Innovis and Trans Union share a single hotline to assist consumers in removing their names: 1-888-50PT-OUT (1-888-567-8688).

 Protect your phone number.

Don't print your phone number on your checks. Don't give your home phone number when signing up for contests, drawings or sweepstakes. Consider giving your work number when you must give a phone number to merchants.

 Protect your privacy when calling toll-free or using a "900" number.

If you are calling companies using an "800", "888", "877", "866", or "900" number, tell

them you don't want your name, address and phone number shared. You can also tell them not to call you in the future.

For more information or to file a complaint, contact the Bureau of Consumer Protection at:

(800) 422-7128 (in Wisconsin only)

(608) 224-4999

FAX: (608) 224-4939

TTY: (608) 224-5058

Email:

WINoCall@datcp.state.wi.us

Website:

http://NoCall.Wisconsin.gov or http://www.datcp.state.wi.us

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